

FIG. 1

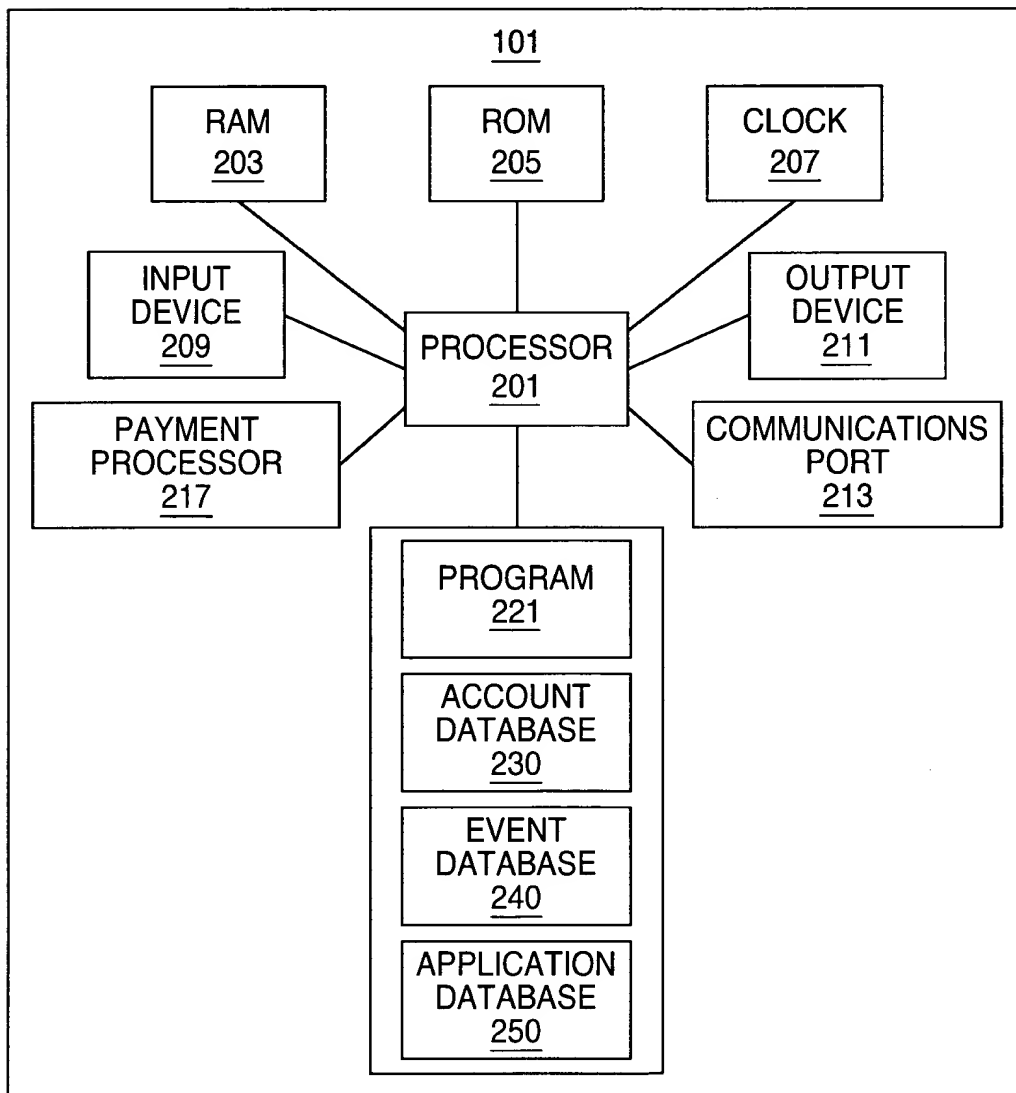


FIG. 2

COPY

Account Identifier <u>301</u>	User Name <u>302</u>	Home Address <u>303</u>	Business Address <u>304</u>	Contact Number <u>305</u>	Date of Birth <u>306</u>	Alias <u>307</u>	E-mail Address <u>308</u>	Driver's License <u>309</u>	Country of Citizenship <u>310</u>	Country of Legal Residence <u>311</u>
T-1111	Lulubelle Queeg	123 Anystreet Anytown, CA 12345	987 Anystreet Anytown, CA 12345	555-555-1234	1/1/63	Lulu	lulu@link.com	CA 12345	USA	N/A
T-2222	Jim Smith	234 Anystreet Anytown, CA 12345	876 Anystreet Anytown, CA 12345	555-555-2345	4/5/78	jt	jsmith@aanylink.com	CA 23456	Germany	USA
T-3333	John Doe	345 Anystreet Anytown, CA 12345	765 Anystreet Anytown, CA 12345	555-555-3456	9/8/77	N/A	jdoe@anylink.com	CA 34567	USA	N/A

FIG. 3A

Account Number <u>241</u>	Event Identifier <u>242</u>	Event Name <u>243</u>	Event Start Date <u>244</u>	Event End Date <u>244</u>	Event Status <u>245</u>	Event Action <u>246</u>
123456	987	series 8 review	5/5/00	5/5/00	open	pend
	988	series 8 approved	5/5/00	5/5/00	open	pend

FIG. 4

COPY

Password 312	Social Security Number 313	Employment Status 316	Occupation 317	Employer 318	Company Ownership 319	Security Firm Affiliation 320	Marital Status 321	Dependents 322	Investment Knowledge 325	Investment Experience 326
abcdef	555-55-5555	employed	teacher	Any School 124 Any Street Anytown, CA 12345	none	none	single	none	medium	medium
24680	444-44-4444	employed	doctor	Any Hospital 124 Any Street Anytown, CA 12345	none	none	married	none	medium	medium
13579	333-33-3333	employed	engineer	Any School 123 Any Street Anytown, CA 12345	none	none	married	1	none	none

FIG. 3B

COPY

Tax Bracket <u>327</u>	Income <u>328</u>	Net Worth <u>329</u>	Investment Objective <u>330</u>	Type of Fund <u>332</u>	Web Account Access <u>333</u>	Account Funding <u>334</u>	Electronic Funds Transfer <u>335</u>
22%	\$30,000	\$10,000	growth	stock	lulu@link.com	5/5/99 \$3000 cash	AnyBank Acct. No. 555-abc-654 15th of each month
29%	\$60,000	\$200,000	balance	money market	jsmith@aanylink.com	2/15/99 \$2000 cash	none
39%	\$70,000	\$75,000	growth	stock	jdoe@anylink.com	4/1/99 \$3000 transfer assets	none

FIG. 3C

COPY

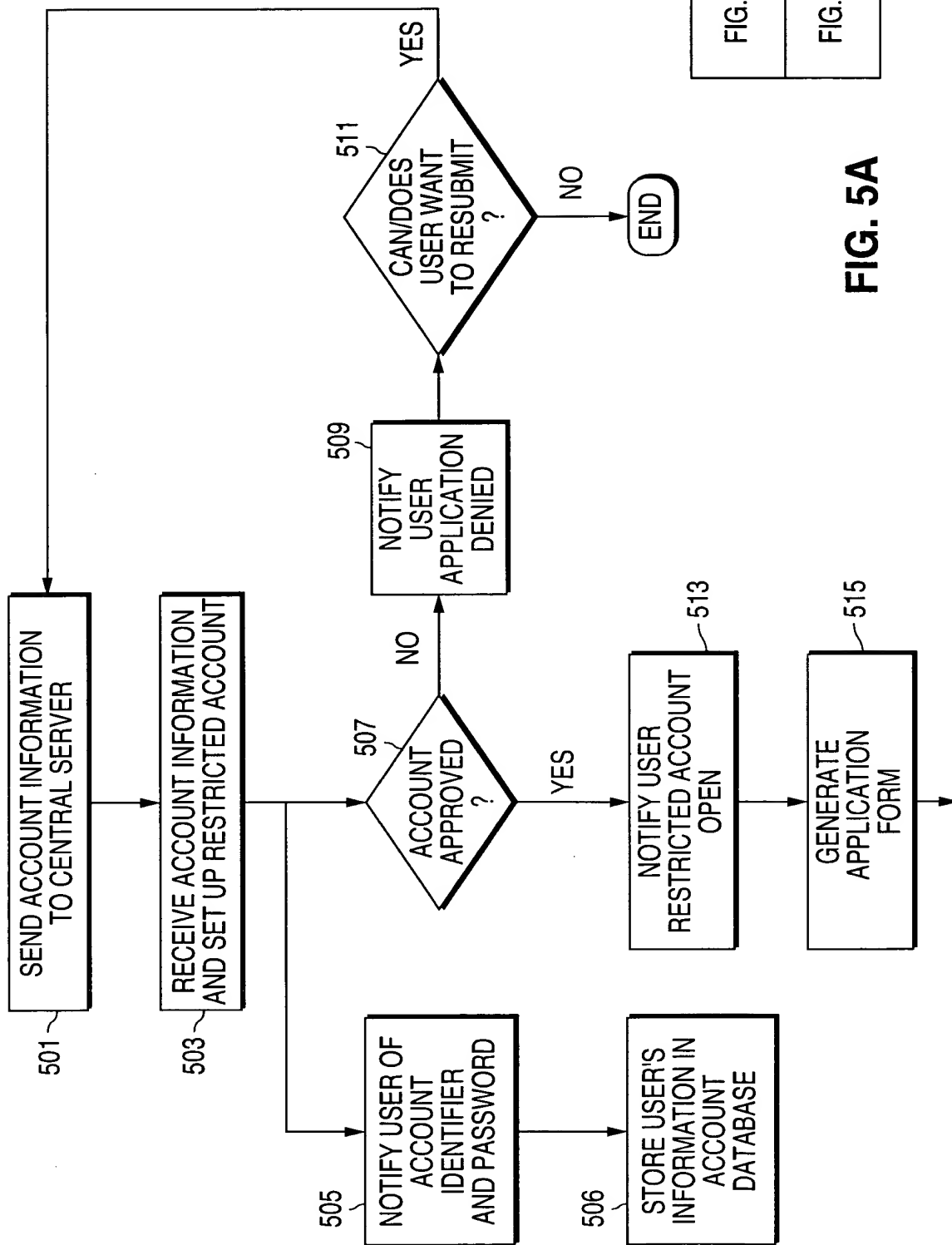


FIG. 5A

FIG. 5A

FIG. 5B

COPY

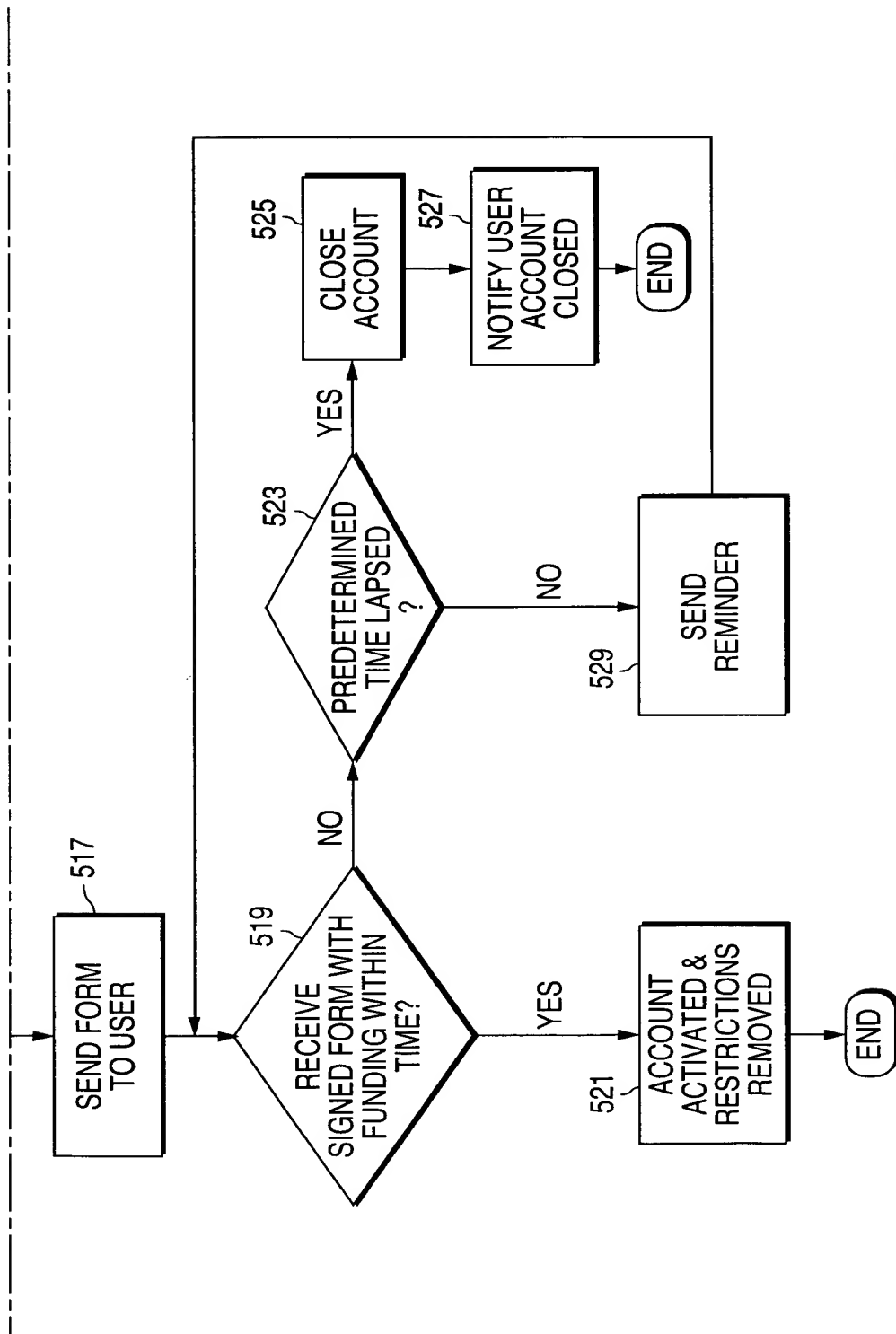


FIG. 5B

COPY

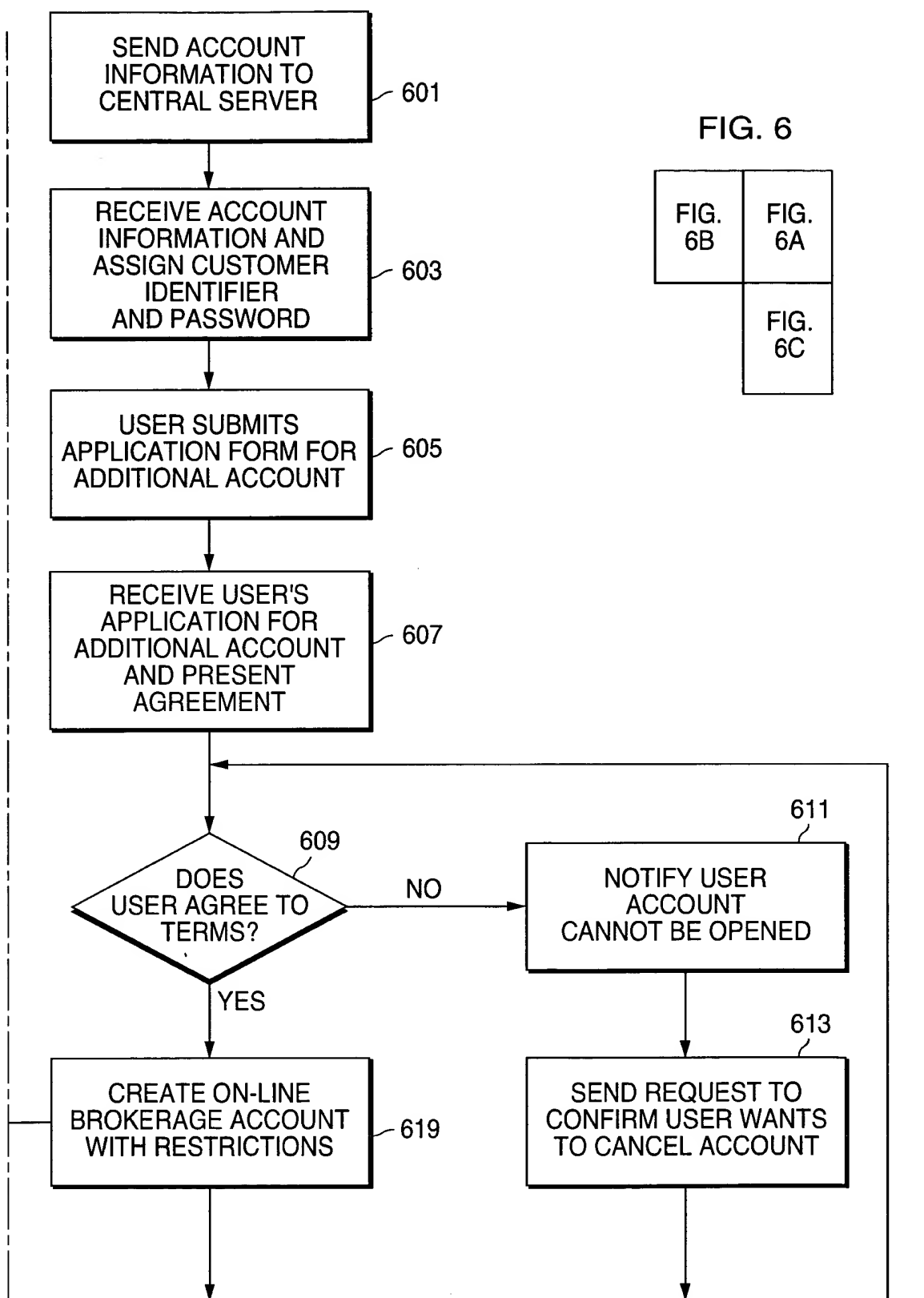


FIG. 6

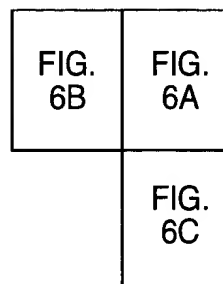


FIG. 6A

COPY

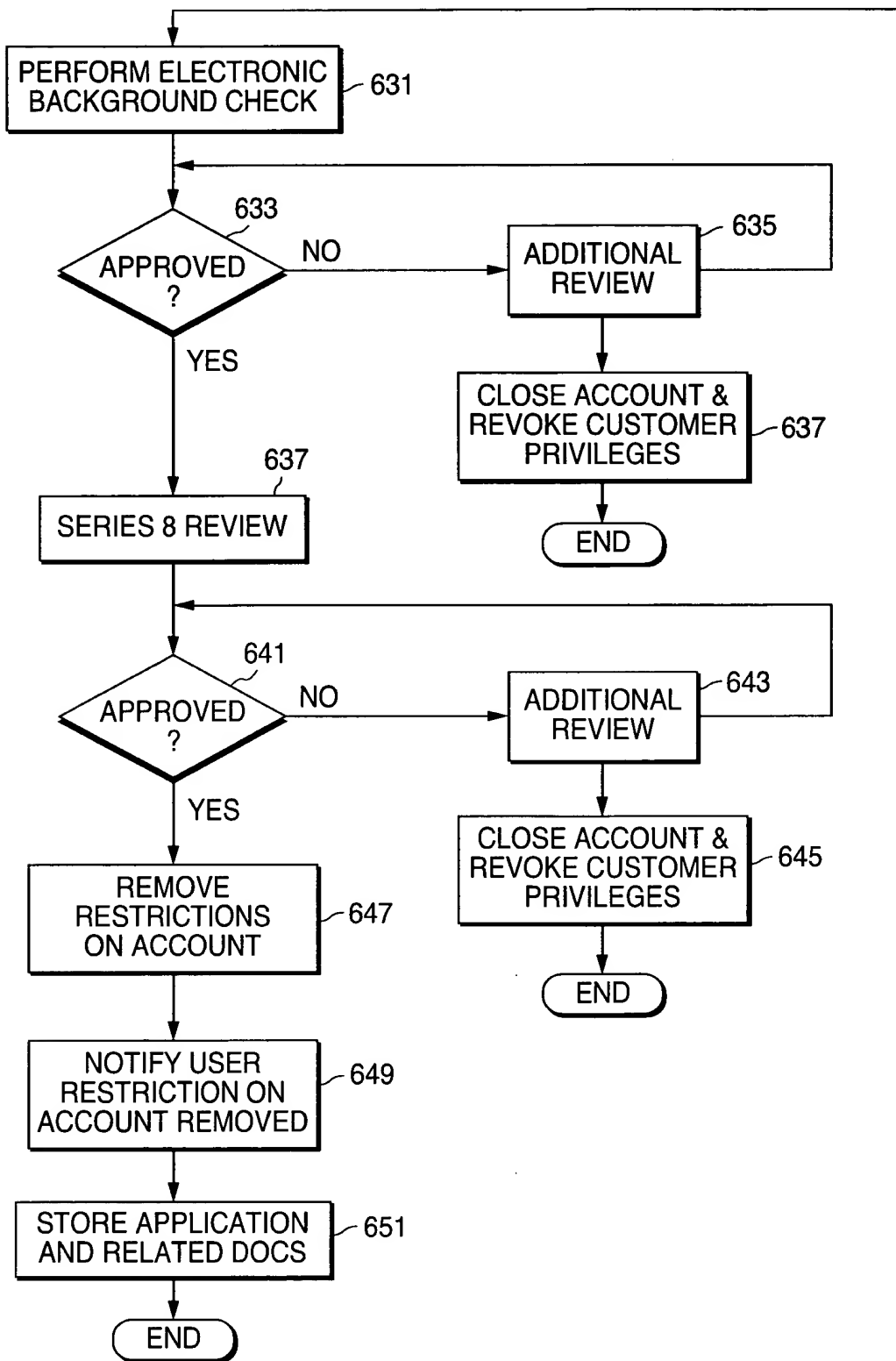


FIG. 6B

COPY

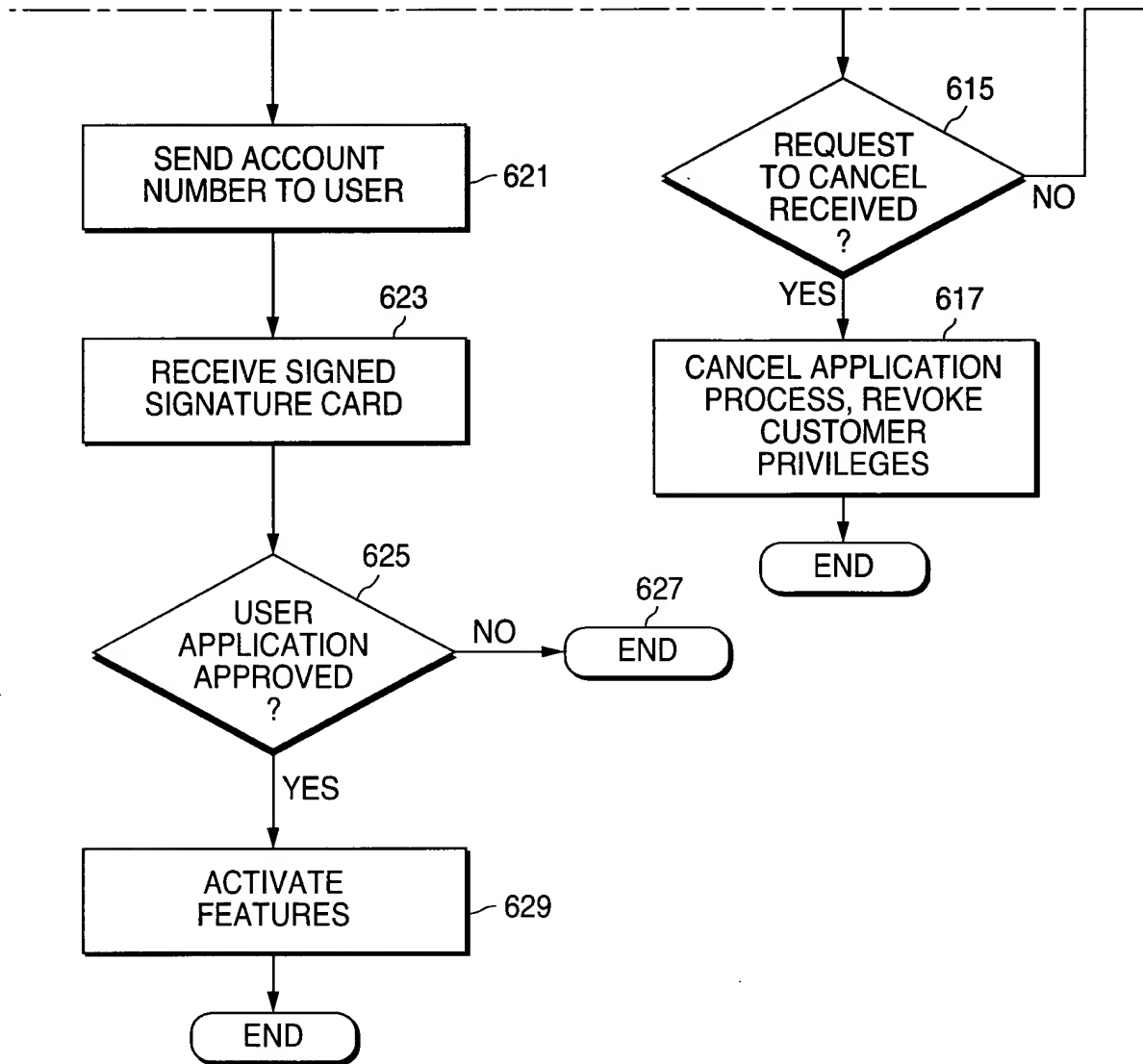


FIG. 6C

COPY

The Present Invention Automates And Streamlines
The Way The System Accepts And Processes New
Account Applications

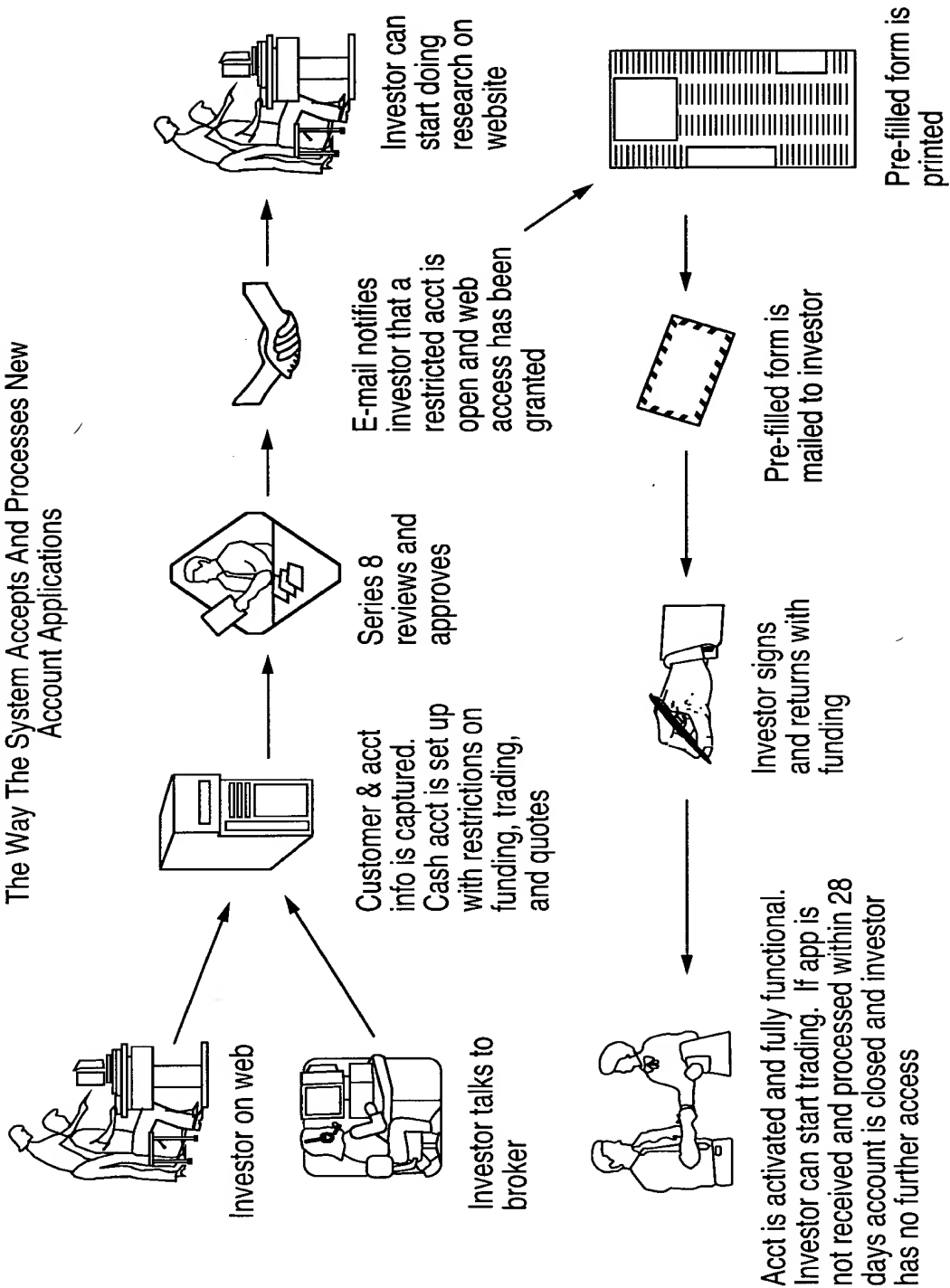


FIG. 7

COPY

Application Timeline

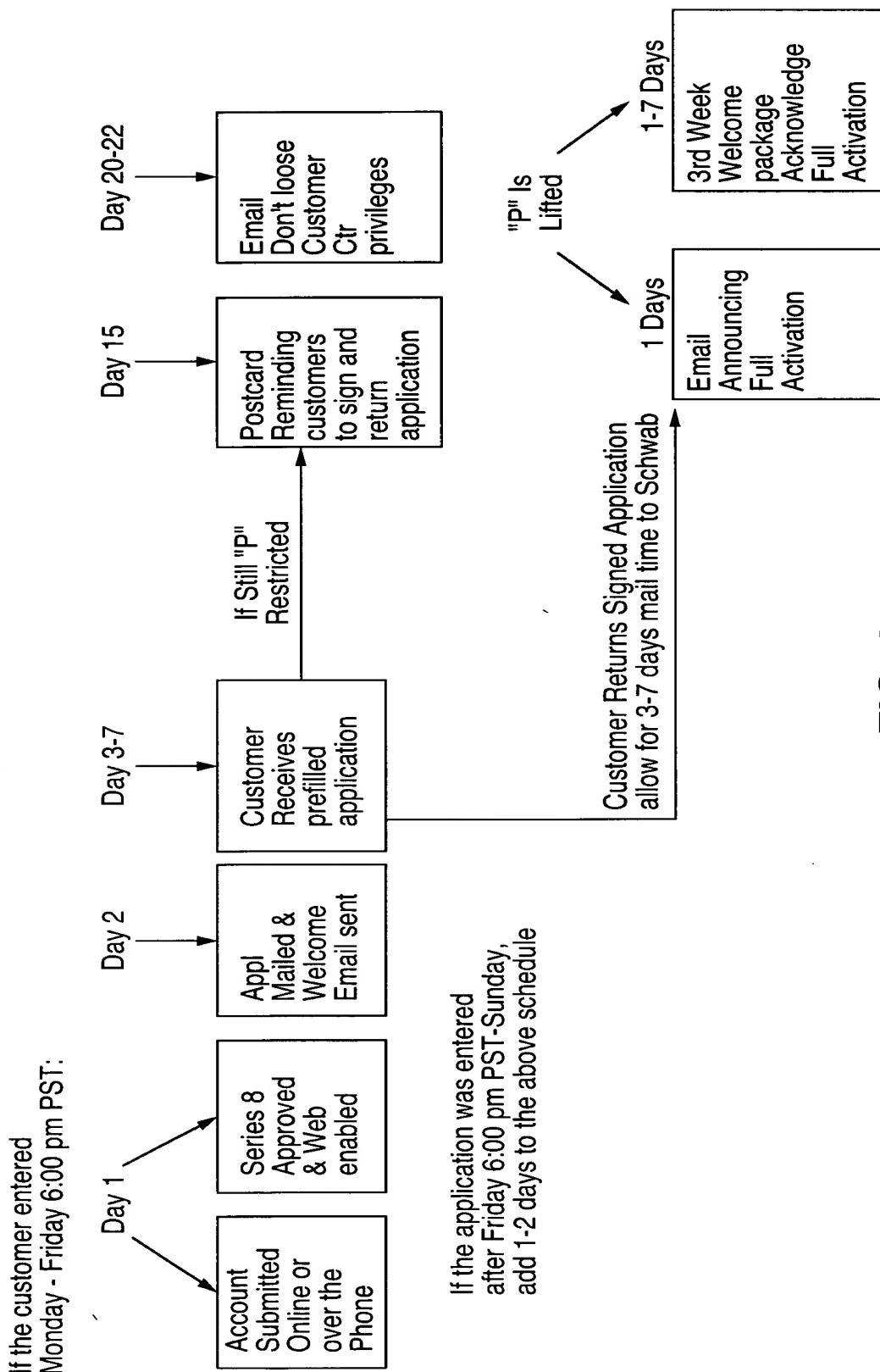


FIG. 8

COPY

Although Only Cash Accounts Are Part Of This
Offering, Investors Still Cannot Fund Or Trade Until
The Signed Application Has Been Received

<div>Event</div> <div>Investor capability</div>	<ul style="list-style-type: none"> Series 8 approved Acct is opened Signed application not yet received 	<ul style="list-style-type: none"> Signed application has been received and processed 	<ul style="list-style-type: none"> Acct has been opened for 28 days Signed application still has not been received
Access to customer website to do research	√	√	X
Fund the acct	X	√	X
Purchase or sell securities	X	√	X

Legend: √ = capable X = not capable

FIG. 9

COPY

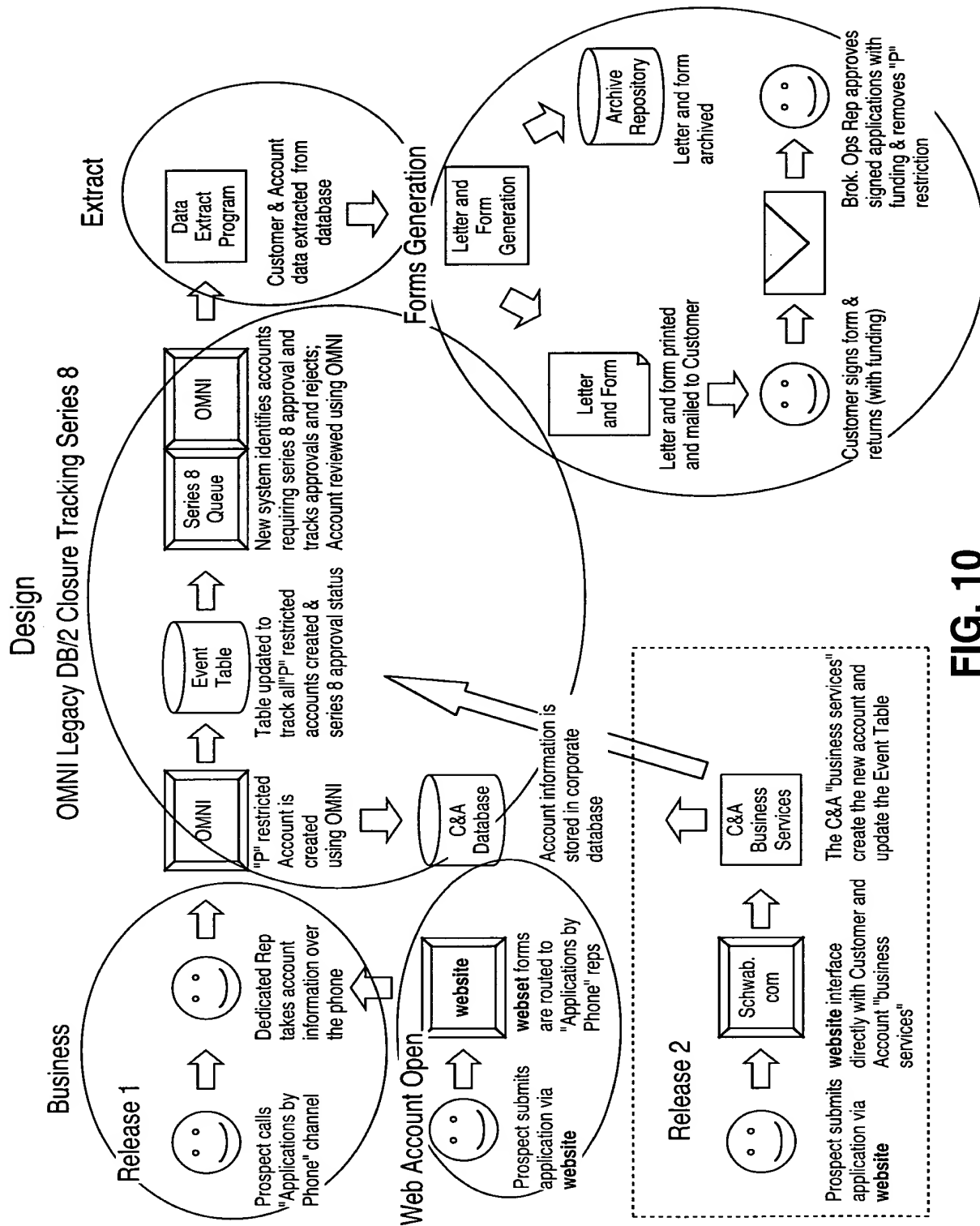


FIG. 10

COPY

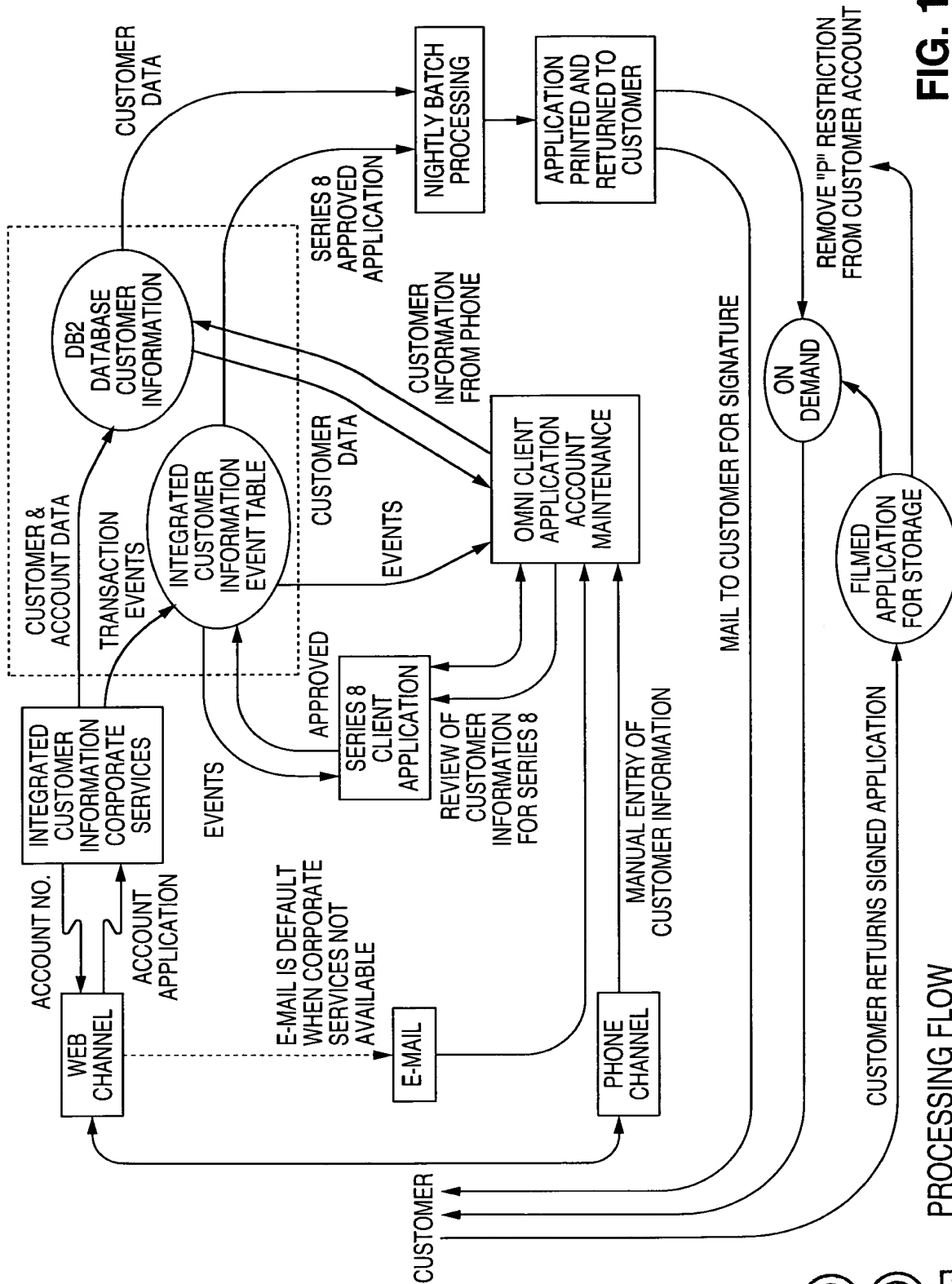


FIG. 11

COPY

- System edits ensure that investors provide all necessary information before submitting the application
 - reduce need for follow-up
- Automation will capture all the required information at the point of entry
- System controls are in place to prevent investors from funding or trading until the signed application is received
- Investor just has to sign and return the pre-filled form to activate the account for funding, trading, and real time quotes
 - higher probability that paperwork will be returned and account activated because process is initiated by investor
- Authority to activate the accounts is strictly controlled
- Investor is reminded after 15 days and again after another 6 days if signed application has not been received
- System will close accounts and notify investors when signed application has not been received within 28 days
- Daily reports are generated to monitor exceptions

FIG. 12

Series 8 Review

- sorting capability for Series 8 review window
- improved error handling capability
- web-enabling feature
- addition to client display of CICS Identification to client to id actual reviewer

FIG. 13

COPY

OMNI CLIENT

- | One Embodiment of
Present Invention | Alternate Embodiment of
Present Invention |
|---|--|
| <ul style="list-style-type: none">• "P" - Phone Initial Contact Code | <ul style="list-style-type: none">• Web-enabling feature in OMNI 3.0 |
| <ul style="list-style-type: none">• "P" Restrict Account | <ul style="list-style-type: none">• New Fields for Schwab One and Brokerage accounts |
| <ul style="list-style-type: none">• New Fields<ul style="list-style-type: none">- Occupation- IRA Credit Card #/Expiration Date- IRA Beneficiary Share %/Relationship | |
| <ul style="list-style-type: none">• Business Rule Changes effecting<ul style="list-style-type: none">- Application Signed Data- Number of Dependents- Marital Sttatus | |

FIG. 14

OMNI SERVICES

- | One Embodiment of
Present Invention | Alternate Embodiment of
Present Invention |
|--|--|
| <ul style="list-style-type: none">• Security on Account Open/Update | <ul style="list-style-type: none">• Allow For Addditional Form Types with "P" Contact Code.<ul style="list-style-type: none">- General Brokerage |
| <ul style="list-style-type: none">• Event Table<ul style="list-style-type: none">- The Event Table is a log of activity performed against records. | <ul style="list-style-type: none">• Middleware DLLs<ul style="list-style-type: none">- Clone Existing |
| <ul style="list-style-type: none">•<ul style="list-style-type: none">- Add Customer- Add Account | |
| <ul style="list-style-type: none">• Restrict Opening to IRA | |
| <ul style="list-style-type: none">• Middleware DLLs<ul style="list-style-type: none">- Clone Existing | |

FIG. 15

COPY

DATABASE APPLICATION CHANGES

One Embodiment of Present Invention

- ATRN
 - Transaction to list last 6 months history of transactions
- Funds Deposit
 - Used to deposit funds into accounts
- MoneyLink/Journaling
 - Enables money transfers between or to Bank Accounts
- Mutual Funds TOA
 - Mutual Funds transfers on accounts

Alternate Embodiment of Present Invention

- No Other Changes Anticipated

FIG. 16

EXTRACT PROGRAM

One Embodiment of Present Invention

- Application Wrapper
 - Extract Accounts From Event Table
 - Retrieve Customer and Account Information
- Business Services (COBOL)
 - Read Customer Data
 - Read Account Data

Alternate Embodiment of Present Invention

- Application Wrapper to Handle Schwab One Accounts
- Application Wrapper to Handle General Brokerage Accounts

FIG. 17

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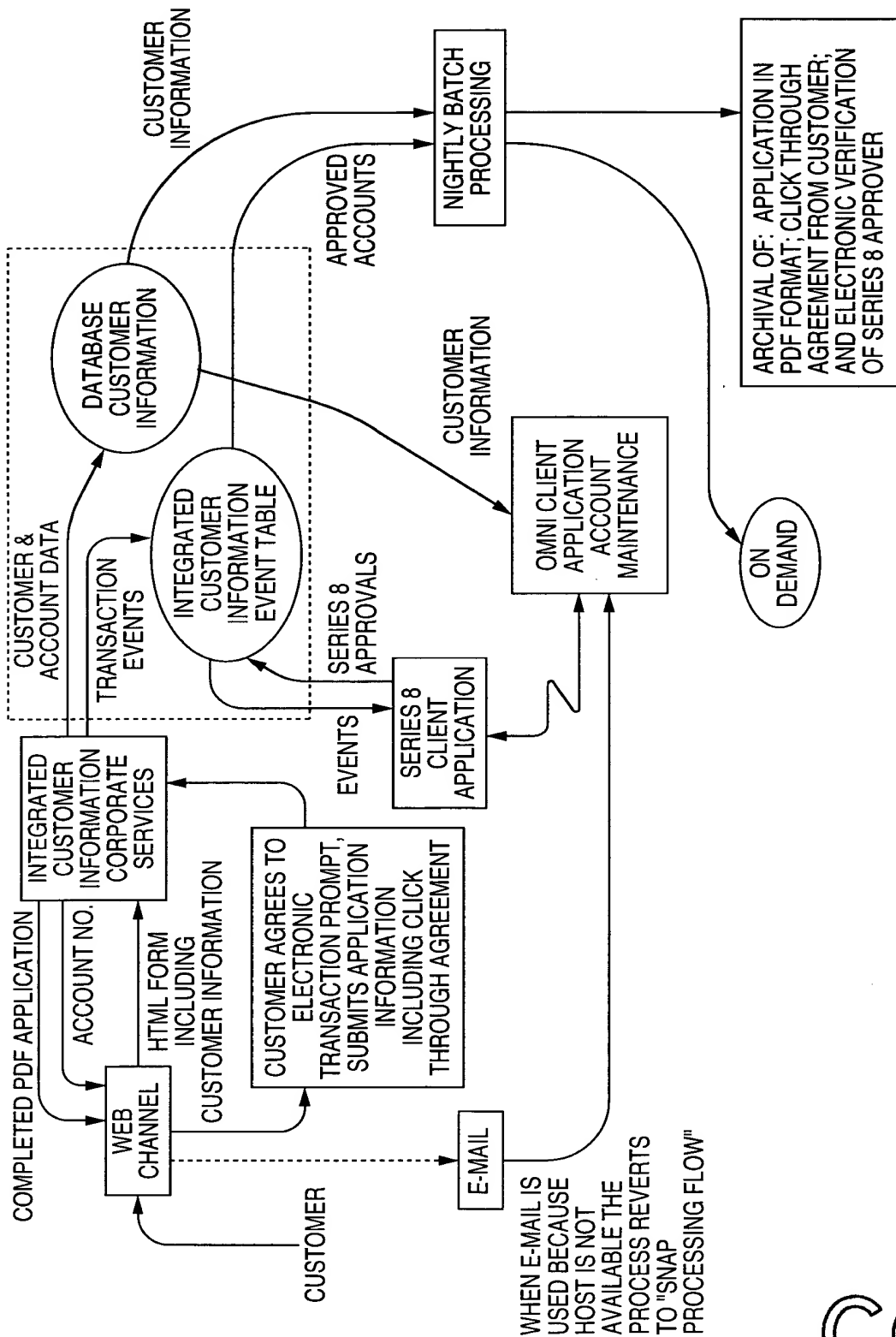


FIG. 18

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Alternate Embodiment Workflow - Web (Existing Customer)

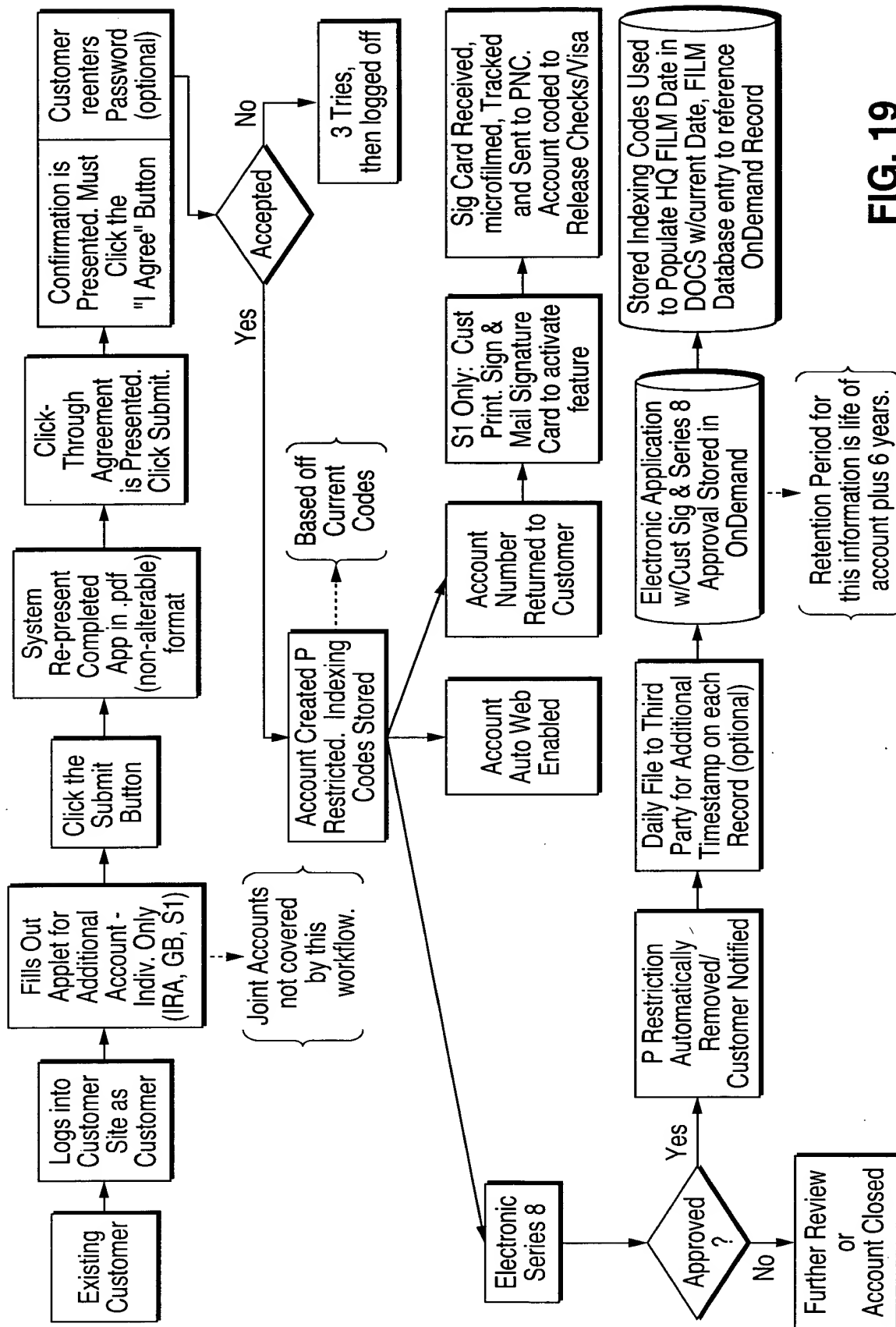


FIG. 19

COPY

Alternate Embodiment Workflow - Web (New Customer)

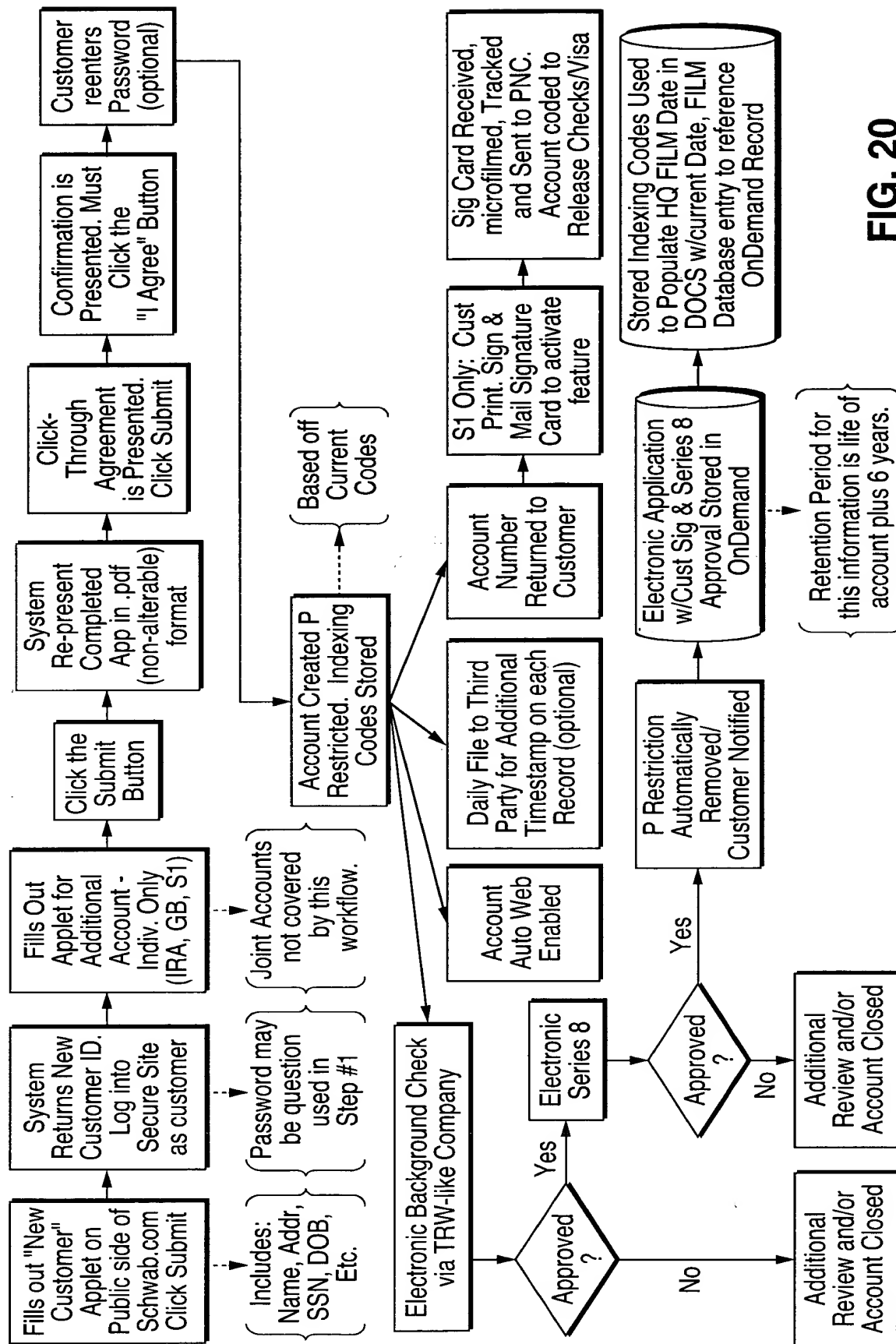


FIG. 20

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